

REMARKS

The Examiner is thanked for his thoughtful review of the Supplemental Amendment After RCE.

Claims 2 - 8, 20, 29, and 32 are all pending. Claims 4, 6 - 8, and 20 have been amended.


The amendments have been made in order to correct an antecedent basis problem with the term "the second remote location," as identified by the Examiner in section 2 of the Office Action. All instances of "second remote location" have been amended to read "financial institution."

The undersigned believes the Examiner made a typographical error when he identified claims 20 and 32 as being "allowable if re-written or amended to overcome the rejection(s) under 34 U.S.C. 112, second paragraph, set forth in this Office action." Since the antecedent basis issue associated with "the second remote location" was the only deficiency identified in the Office Action, it is believed that the present amendment renders all of claims allowable. If the amendments do not overcome the rejection under 35 U.S.C. 112, second paragraph, the Examiner is encouraged to telephone the undersigned for a quick resolution of the matter.

The applicant additionally notes that the Examiner's interview summary appears to be complete, and has nothing further to add to the Interview Summary that was mailed on September 25, 2003.

Applicant believes that all pending claims are allowable and respectfully requests a Notice of Allowance for this application from the Examiner.

Respectfully submitted,
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